

True Wellness Care

Specially designed for American Express® Card Members

- Provides 24-hour worldwide coverage while hospitalised as a result of an Accidental Injury or Sickness
- Lump sum allowance for medical treatment at the Accident and Emergency Department of a Hospital that is necessary and reasonable as a result of an Accidental Injury or Sickness

CHUBB®



Medical expenses are constantly rising, and the last thing you want to be worrying about is the loss of income in the event you are hospitalised.

True Wellness Care is specially designed to provide you and your family with financial protection when hospitalised due to Accidental Injury or Sickness.

Recuperate with peace of mind during and post hospitalisation, knowing that Chubb has got you covered.

Key Highlights of True Wellness Care

True Wellness Care gives you:

- Additional Daily Hospital Cash Benefit of up to S\$300 per day (maximum 90 days) for hospitalisation as a result of Major Cancers, Heart Attack or Stroke
- Lump sum payment of S\$125 under Accident and Emergency (A&E) Expense Allowance for necessary medical treatment as a result of an Accidental Injury or Sickness
- Option to extend coverage to dependent child(ren)
- Renewable up to 80 years old

Eligibility

To be eligible for cover under this policy:

- You or Your Partner must be a Singapore Resident and between the age of eighteen (18) and seventy (70) years old (both ages inclusive) on the Commencement Date. Your Policy will be renewable up to the age of eighty (80) years old (age inclusive).
- Your Dependent Child(ren) must be a Singapore Resident and between the age of one (1) month and eighteen (18) years old (both ages inclusive) on the Commencement Date or up to the age of twenty-five (25) years old if Your Dependent Child(ren) is a full-time student(s) at an accredited institution of higher learning and not employed and primarily dependent upon You for maintenance and support.
- Singapore Resident means Singapore Citizen, Singapore Permanent Resident, or a holder of a valid Work Permit, Employment Pass, Dependant's Pass, Long-Term Visit Pass, S Pass or Student Pass issued by the authorities in Singapore.

True Wellness Care at a Glance

Benefits	Main Insured / Partner			Per Dependent Child
	Plan A	Plan B	Plan C	
Daily Hospital Cash Benefit Payable for each (24-hour) day of Confinement in a Hospital as a result of an Accidental Injury or Sickness, up to 365 days.	S\$100 per day	S\$200 per day	S\$300 per day	25% of Main Insured
Additional Daily Hospital Cash Benefit due to Cancer, Heart Attack and Stroke Payable for each (24-hour) day of Confinement in a Hospital as a result of Major Cancers, Heart Attack or Stroke, up to 90 days.	S\$100 per day	S\$200 per day	S\$300 per day	25% of Main Insured
Home Recuperation Benefit Lump sum payment in the event of hospitalisation for a period of 3 consecutive days or more as a result of an Accidental Injury or Sickness.	Lump sum of S\$400	Lump sum of S\$700	Lump sum of S\$1,000	25% of Main Insured
Accident and Emergency (A&E) Expense Allowance Lump sum allowance for medical treatment at the A&E Department of a Hospital as a result of an Accidental Injury or Sickness.	Lump sum of S\$125	Lump sum of S\$125	Lump sum of S\$125	25% of Main Insured

Premium Table

Age Group (Age attained at last birthday)	Monthly Premium*		
	Plan A	Plan B	Plan C
18 to 30 years old	S\$22.66	S\$37.36	S\$55.26
31 to 40 years old	S\$26.04	S\$43.44	S\$64.66
41 to 50 years old	S\$32.78	S\$54.39	S\$80.33
51 to 60 years old	S\$51.61	S\$86.70	S\$126.80
61 to 70 years old	S\$68.86	S\$118.43	S\$171.49
71 to 80 years old (renewal only)	S\$81.58	S\$139.57	S\$199.96
Per Dependent Child			
1 month to 25 years old*	S\$6.11	S\$10.08	S\$14.06

Applicable Discounts:

- 10% discount for Annual Premium; or
- 10% discount for Family Plan

Family Plan refers to at least 2 adults, or 1 adult and 1 child. A maximum discount of 10% will be applied to the total premium for either a Family Plan or for an Annual Premium.

* Your Dependent Child(ren) must be a Singapore Resident and between the age of one (1) month and eighteen (18) years old (both ages inclusive) on the Commencement Date or up to and including twenty-five (25) years old if he/she is a full-time student at an accredited institution of higher learning; and not employed and primarily dependent upon You for maintenance and support.

* Premiums stated above are in Singapore Dollars and inclusive of 8% GST and are only applicable in the first policy year when you apply for the insurance. Premiums shall be amended on the renewal of Your Policy at the Renewal Date, after the date You attain the age of thirty-one (31) years old, forty-one (41) years old, fifty-one (51) years old, sixty-one (61) years old and seventy-one (71) years old.

Details of distribution costs, charges and expenses are available upon request.

Important Notes

1. We will not pay for Confinement of any Sickness commencing within a Waiting Period of thirty (30) days from the Commencement Date, or for any subsequent Confinement of the same condition which first occurred during the Waiting Period of thirty (30) days.
2. We will only pay seventy-five (75) percent of the Daily Hospital Cash Benefit, Additional Daily Hospital Cash Benefit due to Cancer, Heart Attack and Stroke, and Home Recuperation Benefit specified in Your Policy Schedule when You are seventy-one (71) years old and above at the time of Confinement.
3. We will only pay seventy-five (75) percent of the Accident and Emergency (A&E) Expense Allowance specified in Your Policy Schedule when You are seventy-one (71) years old and above.
4. We will not cover for treatment of any Accidental Injury or Sickness if You are staying in a Community Hospital.

Case Studies

Case Study 1

Lucy, aged 40, purchased the True Wellness Care policy, Plan B.

Five months after buying the policy, Lucy was involved in a traffic accident which resulted in:

- Medical treatment at the Accident and Emergency Department of a Hospital
- 10 days of hospital confinement
- 20 days of medical leave (with Medical Certificate) issued by the Doctor to recuperate at home after being discharged from the Hospital

Benefits Payable	Payout
Daily Hospital Cash Benefit	S\$2,000 (S\$200 per day x 10 days of hospitalisation)
Home Recuperation Benefit	S\$700
Accident and Emergency (A&E) Expense Allowance	S\$125
Total Benefits Payout	S\$2,825

Case Study 2

David, aged 35, purchased the True Wellness Care policy, Plan C.

Ten months after buying the policy, David suffered from a Stroke which resulted in:

- Medical treatment at the Accident and Emergency Department of a Hospital
- 10 days of hospital confinement
- Followed by another 15 days of confinement in the Hospital for further observation
- 10 days of medical leave (with Medical Certificate) issued by the Doctor to recuperate at home after discharge from the Hospital

Benefits Payable	Payout
Daily Hospital Cash Benefit	S\$7,500 (S\$300 per day x 25 days of hospitalisation)
Additional Daily Hospital Cash Benefit due to Cancer, Heart Attack and Stroke	S\$7,500 (S\$300 per day x 25 days of hospitalisation)
Home Recuperation Benefit	S\$1,000
Accident and Emergency (A&E) Expense Allowance	S\$125
Total Benefits Payout	S\$16,125

How to Apply

Contact Chubb's friendly Customer Service Representatives at **+65 6299 0922** (Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays). We will assist in your queries and help you to purchase the policy over the phone. Alternatively, you can email **telesales.sg@chubb.com** and we will contact you within one working day.

Upon successful enrolment, your coverage will take effect immediately. You will receive your fulfillment pack, containing your policy documents (including your policy schedule) within 2 weeks by post or email.

About the Distributor

American Express International Inc. ("American Express"), identifies insurance and products that may be of interest to some of its customers. In this role, American Express does not act as an agent or fiduciary for you, and American Express may act on behalf of the insurance provider, as permitted by law. American Express wants you to be aware that American Express receives commissions from providers and commissions may vary by provider and product. Also in some cases, an American Express entity may be the reinsurer and may earn reinsurance income. The arrangement American Express has with certain providers, including the potential to reinsure the products, may also influence what products American Express identifies. American Express does not require you to purchase any insurance product, and you may choose to cover your insurance needs from other sources on terms they may make available to you.

About the Insurer

Chubb Insurance Singapore Limited ("Chubb") is the insurance partner of American Express.

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

Terms

This Policy is underwritten by Chubb and distributed by American Express. This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

This document is product information provided by Chubb and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy.

You may wish to seek advice from an Accident & Health (A&H) insurance intermediary before deciding to purchase the policy. Should You choose not to seek advice from an A&H insurance intermediary, please consider whether the product is suitable for You. It is not advisable to switch from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching.

Pre-existing medical conditions and other exclusions as found in Your Policy will not be covered. You are responsible for the accuracy and completeness of the information given to Us when applying for the Policy. Any mis-statement or nondisclosure of material facts may affect the validity of the Policy.

You have thirty (30) days after You receive Your Policy to decide whether the Policy meets Your needs. You may cancel Your Policy by giving Us notice within these thirty (30) days. We will cancel Your Policy from the Commencement Date and refund in full the premium You have paid to Us, provided that You have not made a claim during the Free Look Period. We may recover any expenses incurred by Us in underwriting the Policy.

We reserve the right to modify all the terms and conditions of Your Policy, including revisions to premiums, benefits and exclusions within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address or Email Address on file.

By signing up for the policy, You give consent and authorisation to Chubb to collect, use, disclose, and/or process Your personal data or information supplied to Chubb, without further notification to You, confidentially with Our affiliated companies, third party service providers, business partners and/or other parties which may be sited outside of Singapore, for the purposes stated in Chubb's Purpose Statement including administering policies taken out with Chubb, handling claims and customer services. You confirm that in respect of any information submitted relating to other individuals, You have obtained their consent to Chubb's collection, use and disclosure of their personal information as described above. Copies of Chubb's Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and all are deemed to have read the same.

You may write to Chubb's Data Protection officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request to withdraw my/our consent, access to and/ or correct any information supplied to Chubb and Chubb reserves the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

This Policy is not a Medisave-approved policy and You may not use Medisave to pay premium for this Policy.

This is a short-term accident and health Policy and We are not required to renew this Policy. We may cancel this Policy by giving You at least thirty (30) days' prior notice in writing.

If Your Policy is a monthly Policy, You may cancel this Policy at any time during the Period of Insurance. No refund of any premium will be given.

You may likewise cancel Your Policy by giving Us at least thirty (30) days' prior notice if Your Policy is an annual Policy. In the event of said cancellation, We shall return the unearned portion of premiums paid. However, We will not refund any premium if a claim has been made under Your Policy. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

Your coverage is automatically renewed by payment of the monthly/annual premium, one (1) month/year from the Commencement Date and subsequently, the same day of each successive month/year.

For further enquiries on the Policy or other matters, please contact Us at +65 6299 0922.

Submitting a claim

All claims need to be submitted to us within 30 days of the date of incident giving rise to a claim.

You can submit your claim online via the Chubb Claims Centre at:
www.amex.chubbclaims.com.sg.

We will respond to all new claims within two weeks.

Get protected with True Wellness Care for as little as S\$0.76^ a day. No medical check-up is required.

Call our Hotline at +65 6299 0922 (Mon - Fri, 9.00am - 5.00pm) or email telesales.sg@chubb.com.

^Illustrated based on premium for Main Insured Only under Plan A, age 18 to 30 years old.

Contact Us

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